

**UNITED STATES BANKRUPTCY COURT  
District of Arizona (Tucson)**

In re:

Debtor(s)

CARLOS BURTON AND CARLA LETICIA BURTON

Case No.: 10-19913

Loan Number (Last 4): 6800

Chapter: 13

**NOTICE OF PAYMENT CHANGE**

Chase Home Finance, LLC., its successor or assign, hereby gives its Notice of Payment Change as follows:

Payment Change Reason:	Escrow
Effective Date of New Payment:	October 01, 2010
Current Monthly Payment:	
Principal and Interest	\$1,472.33
Tax and Other Amount	\$200.61
Mortgage Insurance	\$0.00
Optional Insurance Amount	\$0.00
Over/Shortage Amount	\$0.00
Hazard Insurance Amount	\$53.75
Total Payment Amount	\$1,726.69
New Monthly Payment:	
Principal and Interest	\$1,472.33
Tax and Other Amount	\$200.19
Mortgage Insurance	\$0.00
Optional Insurance Amount	\$0.00
Over/Shortage Amount	\$0.00
Hazard Insurance Amount	\$54.17
Total Payment Amount	\$1,726.69

Melba Arredondo  
Chase Home Finance, LLC.  
10790 Rancho Bernardo Road  
San Diego, CA 92127  
Telephone: 888-332-3412  
Fax:  
Email Address:

Specific Contact Information:  
Mayra Porras  
Bankruptcy Supervisor  
Phone: 858-605-5165  
Fax: 614-388-9908

Date: July 31, 2010

By: /s/ Melba Arredondo  
Assistant VP

228516-f10cf875-b510-4889-92cd-e3d718aebbfa

## CERTIFICATE OF SERVICE

I hereby certify that on July 31, 2010, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

CARLOS BURTON  
CARLA LETICIA BURTON  
5164 E. CIRCULO LAS CABANAS  
TUCSON, AZ 85711

Debtor's Attorney:

KATHRYN L JOHNSON  
LAW OFFICE OF KATHRYN L JOHNSON, PLC  
2 E CONGRESS ST, STE 900  
TUCSON, AZ 85701

Trustee:

DIANNE C. KERNS  
7320 N. LA CHOLLA 154 PMB 413  
TUCSON, AZ 85741-2305

/s/ Bill Taylor

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As Authorized Filing Agent for Filer

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Annual Escrow Account Disclosure Statement

Customer Care

Customer Care Phone: 1-800-848-9136  
Hearing Impaired (TDD): 1-800-582-0542  
www.chase.com/homefinance/customerservice

Loan Summary

Loan Number: [REDACTED]  
Principal Balance: \$223,147.19  
Escrow Balance: \$808.80-  
Next Payment Due: 01/01/10

Statement Date  
July 13, 2010

Property Address:  
5164 E Circulo Las Cabanas  
Tucson, AZ



03545 ESA Z 19510 C -  
CARLOS L BURTON  
5164 E CIRCULO LAS CABANAS  
TUCSON AZ 85711-7709

Prior Payment Breakdown

Principal and Interest \$1,472.33  
Escrow \$254.36  
Total Payment \$1,726.69

New Payment Breakdown Effective 10/01/10

Principal and Interest \$1,472.33  
Escrow \$254.36  
Total Payment \$1,726.69



YOUR ESCROW ACCOUNT HISTORY

Keep this statement for your records. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to the Actual Payments							
Prior Year Projection					Actual Activity		
Description	Month	Payments to escrow account	Payments from escrow account	Escrow Balance	Payments to escrow account	Payments from escrow account	Escrow Balance
Beginning Balance		\$0.00	\$0.00	\$949.90	\$0.00	\$0.00	\$703.45
Payment	08/08	\$254.36	\$0.00	\$1,204.26	\$274.90*	\$0.00	\$978.35
Payment	09/08	\$254.36	\$0.00	\$1,458.62	\$274.90*	\$0.00	\$1,253.25
Payment	10/08	\$254.36	\$0.00	\$1,712.98	\$274.90*	\$0.00	\$1,528.15
County Tax	10/08	\$0.00	\$1,204.26	\$508.72	\$0.00*	\$1,192.81*	\$335.34
Payment	11/08	\$254.36	\$0.00	\$763.08	\$274.90*	\$0.00	\$610.24
Payment	12/08	\$254.36	\$0.00	\$1,017.44	\$274.90*	\$0.00	\$885.14
Payment	01/09	\$254.36	\$0.00	\$1,271.80	\$274.90*	\$0.00	\$1,160.04
Payment	02/09	\$254.36	\$0.00	\$1,526.16	\$274.90*	\$0.00	\$1,434.94
Payment	03/09	\$254.36	\$0.00	\$1,780.52	\$274.90*	\$0.00	\$1,709.84
Payment	04/09	\$254.36	\$0.00	\$2,034.88	\$274.90*	\$0.00	\$1,984.74
County Tax	04/09	\$0.00	\$1,204.25	\$830.63	\$0.00*	\$1,192.80*	\$791.94
Payment	05/09	\$254.36	\$0.00	\$1,084.99	\$0.00*	\$0.00	\$791.94
Homeowner In	05/09	\$0.00	\$0.00	\$1,084.99	\$0.00*	\$645.00*	\$146.94
Payment	06/09	\$254.36	\$0.00	\$1,339.35	\$274.90*	\$0.00	\$421.84
Homeowner In	06/09	\$0.00	\$644.00	\$695.35	\$0.00*	\$0.00*	\$421.84
Payment	07/09	\$254.36	\$0.00	\$949.71	\$0.00*	\$0.00	\$421.84
Payment	08/09	\$0.00	\$0.00	\$949.71	\$274.90*	\$0.00	\$696.74
Payment	10/09	\$0.00	\$0.00	\$949.71	\$274.90*	\$0.00	\$971.64
County Tax	10/09	\$0.00	\$0.00	\$949.71	\$0.00*	\$1,201.12*	\$229.48-
Payment	11/09	\$0.00	\$0.00	\$949.71	\$254.36*	\$0.00	\$24.88
Payment	01/09	\$0.00	\$0.00	\$949.71	\$254.36*	\$0.00	\$279.24
Payment	03/09	\$0.00	\$0.00	\$949.71	\$254.36*	\$0.00	\$533.60
County Tax	04/09	\$0.00	\$0.00	\$949.71	\$0.00	\$1,201.12*	\$667.52-
Payment	05/09	\$0.00	\$0.00	\$949.71	\$254.36*	\$0.00	\$413.16-
Payment	06/09	\$0.00	\$0.00	\$949.71	\$254.36*	\$0.00	\$158.80-
Homeowner In	06/09	\$0.00	\$0.00	\$949.71	\$0.00*	\$650.00*	\$808.80-
Payment	07/09	\$0.00	\$0.00	\$949.71	\$1,780.52*	\$0.00	\$971.72
Payment	08/09	\$0.00	\$0.00	\$949.71	\$254.36*	\$0.00	\$1,226.08
Payment	09/09	\$0.00	\$0.00	\$949.71	\$254.36*	\$0.00	\$1,480.44
Total		\$3,052.32	\$3,052.51		\$6,859.84	\$6,082.85	

\* Either the date or the amount differs from the previous projection.

Your previous Escrow Account Disclosure Statement projected payments to your escrow account would be \$254.36 monthly, totaling \$3,052.32. Under federal law, your lowest monthly balance should not go below \$508.72.

Escrow Surplus Information

At this time, your Escrow Analysis account had a surplus in the amount of \$24.96.

Your Escrow surplus of \$24.96 will be spread to reduce your monthly payments by \$0.00 starting with your October 1, 2010 payment. If your account is past due, the escrow surplus of \$24.96 will be retained in your escrow account.

GENERAL ESCROW INFORMATION

Instead of making multiple payments for insurance and taxes during the year, escrow enables you to put money aside monthly and let Chase handle the payments.

Description	Due Date	New Year Projections	Monthly Required Escrow	Description	Due Date	New Year Projections	Monthly Required Escrow
County Tax	10/10	\$2,402.24	\$200.18	Hazard Ins	06/11	\$650.00	\$54.16
Totals						\$3,052.24	\$254.36

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.

Total Monthly Required Escrow	\$254.36
Total Required Reserve	\$508.72

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The **Target Balance** is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

\*\*Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance	Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance
Target Balance		\$0.00	\$0.00	\$1,455.48	Payment	04/11	\$254.36	\$0.00	\$2,034.88
Payment	10/10	\$254.36	\$0.00	\$1,709.84	County Tax	04/11	\$0.00	\$1,201.12	\$833.76
County Tax	10/10	\$0.00	\$1,201.12	\$508.72**	Payment	05/11	\$254.36	\$0.00	\$1,088.12
Payment	11/10	\$254.36	\$0.00	\$763.08	Payment	06/11	\$254.36	\$0.00	\$1,342.48
Payment	12/10	\$254.36	\$0.00	\$1,017.44	Homeowner In	06/11	\$0.00	\$650.00	\$692.48
Payment	01/11	\$254.36	\$0.00	\$1,271.80	Payment	07/11	\$254.36	\$0.00	\$946.84
Payment	02/11	\$254.36	\$0.00	\$1,526.16	Payment	08/11	\$254.36	\$0.00	\$1,201.20
Payment	03/11	\$254.36	\$0.00	\$1,780.52	Payment	09/11	\$254.36	\$0.00	\$1,455.56
Total							\$3,052.32	\$3,052.24	

COMPUTATION OF YOUR ESCROW ACCOUNT

**Escrow Surplus:** Your Anticipated Escrow Balance is \$1,480.44. Your Target Balance according to this analysis is \$1,455.48. The Anticipated Escrow Balance is greater than the Target Balance. For that reason your account has a surplus in the amount of \$24.96.

Anticipated Escrow Balance	\$1,480.44	<b>Anticipated Escrow Balance</b> is calculated by taking your actual escrow balance of \$808.80- as of July 13, 2010. The balance is then calculated by adding all payments and subtracting all disbursements scheduled for your escrow account until the effective date of the new payment, October 1, 2010.
Minus the Target Balance	\$1,455.48	
Escrow Surplus	\$24.96	

**This statement is not a request for payment. It is for informational purposes only.**  
Your new monthly mortgage payment for the coming year will be \$1,726.69 of which \$1,472.33 will be for principal and interest and \$254.36 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.